

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Maxine V. Minor,

214 Bee Pond Road  
Ninety Six, South Carolina 29666.

SCDOI File Number 2004-123769

**Default Order Revoking  
Resident Insurance Producer's  
Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (2004), by the State of South Carolina Department of Insurance upon Maxine V. Minor by both certified mail, return receipt requested, and by regular mail on or about January 4, 2005.

By that letter, Maxine V. Minor was informed of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. Further, she was warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance agent within the State of South Carolina. Despite that warning, Ms. Minor has failed to respond to the Department's letter, and also has failed to provide the Department with a current address in violation of S.C. Code Ann. § 38-43-107 (2004), and the United States Postal Service returned as undeliverable the letter sent by the Department. On March 1, 2005, therefore, counsel for the Department filed an Affidavit of Default, and the entire matter was submitted directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance agent within the State of South Carolina, Maxine V. Minor was convicted by a South Carolina Circuit Court of General Sessions, Laurens County, of the crime of "Drugs Possession, < 1 gm of ice crank c/c-1<sup>st</sup>.", in The State v. Maxine V. Minor; Criminal Docket Number 2004GS3000163.

S.C. Code Ann. § 38-43-130 (2004) provides: "The director or his designee may revoke or suspend an agent's license after ten day's notice...when it appears that an agent has been convicted of a crime of moral involving moral turpitude...." The crime of "Drugs Possession" involves moral turpitude.

In accordance with my findings of fact, and considering Ms. Minor's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Maxine Minor was convicted of a crime of moral turpitude, and that her resident insurance agent license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10, *et seq.* (1991 and 2004). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (4) (2004), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is therefore ordered that Maxine Minor's license to transact business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked, and that no license, issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Maxine Minor is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order takes effect upon the date of my signature below.

  
Eleanor Kitzman  
Director

1<sup>st</sup>. March, 2005 at  
Columbia, South Carolina

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Maxine V. Minor  
214 Bee Pond Road  
Ninety Six, South Carolina 29666.

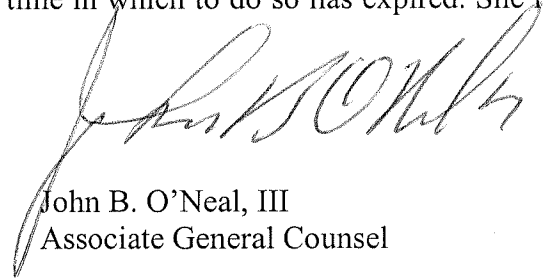
SCDOI File Number 2004-123769

**Affidavit of Default**

Personally appeared before me John B. O'Neal, III, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was an attorney representing the State of South Carolina Department of Insurance in this administrative action. He further stated the following:

The Department served notice on Maxine V. Minor at the address detailed above, by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served the Notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That Notice further informed Maxine Minor of her opportunity, within thirty days, to request in writing a public hearing.

The United States Postal Services attempted to effect service of the Notice by certified mail, return receipt requested, and by regular mail, on or about January 4, 2005, at the last known address. However, after several attempts, our letters were returned to our Department marked "undeliverable" by the Postal Services. Maxine V. Minor has made no request for a public hearing or any other response to the Notice. The time in which to do so has expired. She is now in default.



John B. O'Neal, III  
Associate General Counsel

Sworn to and subscribed before me  
This 1<sup>st</sup>. day of March, 2005.



Steven R. DuBois  
Notary Public for the State of South Carolina  
My Commission Expires May 10, 2009

South Carolina Department of Insurance  
Post Office Box 100105  
Columbia, South Carolina 29202-3105  
(803) 737-6132